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RJ026


Raymond A. Joao

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT AND REPLY TO OFFICE COMMUNICATION
MAILED OCTOBER 12, 2004

Sir:

This is a Supplemental Amendment and Reply to the Office Communication mailed October 12, 2004. In the Office Communication mailed October 12, 2004, the Examiner asserts

that the Amendment and Response to Office Action, filed on June 21, 2004, was "not fully responsive" to the Office Action, mailed March 15, 2004.

Applicant submits this Supplemental Amendment and Reply to the Office Communication mailed October 12, 2004, in response to the above-identified Office Communication. Applicant respectfully submits that this Supplemental Amendment and Reply to the Office Communication mailed October 12, 2004 is fully responsive to, and provides a complete reply to, the Office Action mailed March 15, 2004.

Entry of this Supplemental Amendment and Reply to the Office Communication mailed October 12, 2004, as a complete response to, and a complete reply to, the Office Action mailed March 12, 2004, is respectfully requested.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: